

<b>FORM B1</b>		<b>United States Bankruptcy Court</b>		<b>Voluntary Petition</b>	
<b>Western District of North Carolina, Shelby Division</b>					
Name of Debtor (if individual, enter Last, First, Middle): <b>Anderson, Edward Burton</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Anderson, Elaine Spearman</b>			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>a/k/a Anderson, Edward B.</b> <b>a/k/a Anderson, Eddie</b>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>a/k/a Anderson, Elaine S.</b> <b>a/k/a Anderson, Doris Elaine</b> <b>a/k/a Anderson Doris S.</b>			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>0594</b>		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>4720</b>			
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>103 Anderson Acres</b> <b>Kings Mountain, NC 28086</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>103 Anderson Acres</b> <b>Kings Mountain, NC 28086</b>			
County of Residence or of the Principal Place of Business: <b>Cleveland</b>		County of Residence or of the Principal Place of Business: <b>Cleveland</b>			
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):					
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>					
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank			<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check on box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding		
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.		
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)					
<b>Statistical/Administrative Information</b> (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1-15      16-49      50-99      100-199      200-999      1000-over <div style="display: flex; justify-content: space-around;"><div><input type="checkbox"/></div><div><input checked="" type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div>					
Estimated Assets \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <div style="display: flex; justify-content: space-around;"><div><input type="checkbox"/></div><div><input checked="" type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div>					
Estimated Debts \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <div style="display: flex; justify-content: space-around;"><div><input type="checkbox"/></div><div><input checked="" type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div>					

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Anderson, Edward Burton & Anderson, Elaine Spearman**

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: **None**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**None**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Edward Burton Anderson

Signature of Debtor

**Edward Burton Anderson**

X /s/ Elaine Spearman Anderson

Signature of Joint Debtor

**Elaine Spearman Anderson**

Telephone Number (If not represented by attorney)

**March 18, 2004**

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ O. Max Gardner III

Signature of Attorney for Debtor(s)

**3/18/04**

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**AGREEMENT BETWEEN COUNSEL AND DEBTOR(S) CONCERNING  
CREDITOR ACCOUNT NUMBERS AND SOCIAL SECURITY NUMBERS**

The undersigned debtor(s) hereby authorize the Law Offices of O. Max Gardner III, P.C., O. Max Gardner III and any officer, agent, or employee thereof to use our full account identification numbers and our Federal Social Security numbers when available in the preparation of our bankruptcy petition and schedules and in any form of communication, whether written or electronic, for all of our credit accounts to insure that all creditors, and all officers, agents, employees, and attorneys thereof have adequate information to ensure the proper identification by the said parties of our accounts and of the fact that we are currently debtors under Federal Bankruptcy Code and as such are fully protected from any type of adverse creditor action by virtue of the automatic stay. This authorization will extend to and include either verbal or written or electronic verification to the said parties of the relevant account numbers and/or Social Security numbers as required or as deemed necessary and appropriate. This authorization shall remain in full force and effect until and unless it is revoked by a written document duly executed by the undersigned parties and actually delivered to the Law Offices of O. Max Gardner III, P.C. Any such written revocation shall become effective 15 days after receipt thereof.

This the 18th day of March 2004.

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Debtor signature

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Debtor signature

**United States Bankruptcy Court  
Western District of North Carolina, Shelby Division**

IN RE:

Case No. \_\_\_\_\_

Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Chapter 13

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **1,600.00**

Prior to the filing of this statement I have received ..... \$ \_\_\_\_\_

Balance Due ..... \$ **1,600.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify): \_\_\_\_\_
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify): \_\_\_\_\_
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]

**See written fee disclosure filed herewith**

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

**See written fee disclosure filed herewith**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**March 18, 2004**

Date

*/s/ O. Max Gardner III*

Signature of Attorney

**Law Offices Of O. Max Gardner III, PC**

Name of Law Firm

Debtor(s) EDWARD BURTON ANDERSON AND ELAINE SPEARMAN ANDERSON

**DISCLOSURE TO DEBTOR(S) OF ATTORNEYS FEE PROCEDURE  
FOR CHAPTER 13 CASES IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA**

After consultation with the undersigned attorney, you have decided to file a petition for relief under Chapter 13 of the United States Bankruptcy Code. Accordingly, you are hereby given notice that pursuant to the local rules of the Bankruptcy Court, the base fee for a Chapter 13 case is established at \$1,600.00. Payment of all or part of this fee is included in your payments to the trustee. The attorney's services included in the base fee are those normally contemplated in a Chapter 13 case. They are the following:

- |  |   |
|--|---|
| (a) Preparation and electronic filing of petition, schedules, supplemental local forms, Chapter 13 Plan and mailing matrix.    | (e) Review of order confirming plan and periodic case status reports from the Chapter 13 trustee. |
| (b) Drafting and mailing notice to creditors advising of filing of case, including a copy of your Chapter 13 Plan.             | (f) Review of trustee's motion for allowance of claims.   |
| (c) Drafting and mailing to you a letter regarding your attendance at the Section 341 meeting and your other responsibilities. | (g) Maintaining custody and control of case files.  |
| (d) Preparation for and attendance at Section 341 meeting.   | (h) Service of orders on all affected parties.  |
|  | (i) Verification of your identity and social security number.                                     |
|  | (j) Defending objections to confirmation of your Chapter 13 Plan.                                 |

The base fee shall also include the following services to the extent they are requested or reasonably necessary for your effective representation:

- |  |  |
|--|--|
| (a) Preparation and filing of proofs of claim on your behalf for your creditors.                                       | (l) Responding to your contacts regarding changes in your financial and personal circumstances and advising the Court and Trustee of the same. |
| (b) Drafting and filing objections to scheduled and unscheduled proofs of claim.                                       | (m) Communicating with you regarding payment defaults, insurance coverage, credit disability and the like.                                     |
| (c) Assumptions and rejections of unexpired leases and executory contracts.  | (n) Obtaining and providing the Trustee with copies of documents relating to lien perfection issues.   |
| (d) Preparation for and attendance at valuation hearings.  | (o) Notifying creditors of entry of discharge.   |
| (e) Motions to transfer venue.   | (p) Notifying creditors by certified mail of alleged violations of the automatic stay.   |
| (f) Requesting copies of proofs of claim from Trustee.   | (q) Drafting and mailing letters regarding voluntary turnover of property.   |
| (g) Consultation with you regarding obtaining post-petition credit (no motion filed).                                  | (r) Review of documents in relation to the use or sale of collateral (no motion filed).  |
| (h) Motions to avoid liens.  | (s) Providing you with a list of answers to frequently asked questions and other routine communications with you.                              |
| (i) Calculation of plan payment modifications (no motion filed).   |  |
| (j) Adding creditor address to mailing matrix as necessary.  |  |
| (k) Responding to written creditor contacts regarding plan terms, valuation of collateral, claim amounts and the like. |  |

In some Chapter 13 cases, legal services which are beyond those normally contemplated must be performed. These legal services are not covered by the base fee. These "non-base" services include the following:

- |   |   |
|---|---|
| (a) Abandonment of property post-confirmation.                          | (i) Stay violation litigation, including amounts paid as fees by the creditor or other party. |
| (b) Motion for moratorium.  | (j) Post-discharge injunction actions.  |
| (c) Motion for authority to sell property.                              | (k) Adversary proceedings.  |
| (d) Motion to modify.   | (l) Wage garnishment orders.  |
| (e) Motion to use cash collateral or to incur credit.                   | (m) Turnover adversaries.   |
| (f) Defense of motion for relief from stay or co-debtor stay.           | (n) Conversion to Chapter 7.  |
| (g) Defense of motion to dismiss filed after confirmation of your plan. | (o) Motions to substitute collateral.   |
| (h) Non-base fee requests.  | (p) Any other matter not covered by the base fee.   |

For such "non-base" services you will be charged on the basis of attorney's time expended at the rate of \$275.00 per hour plus the amount of expenses incurred (such as court fees, travel, long distance telephone, photocopying, postage, etc.). Such "non-base" fees are chargeable only after the same are approved by the Bankruptcy Court. Except as set forth below, before any such fees are charged you will receive a copy of my motion filed in the court requesting approval of any such "non-base" fees as well as a notice explaining your opportunity to object if you do not agree with the fee applied for. Any fees awarded for "non-base" services will be paid to the undersigned attorney from your payments to the Trustee in the same way as payment of "base" fees.

**It is possible that "non-base" fees approved by the Court may cause your payment to the Trustee to be increased, or the term of your Chapter 13 plan extended.** Whether or not a payment increase or an extension will be necessary depends upon the facts of your case. If a payment increase is necessary because of a court-approved "non-base" fee, the Trustee will notify you of the amount of the increase.

In the Court's discretion, a debtor's attorney in a Chapter 13 proceeding may request, in open court, and without any other notice, "non-base" fees for the following services and in amounts not exceeding those shown below. Without other notice, the debtor's attorney may also request up to \$1.00 for each item noticed to creditors as expense for postage, copying and envelopes. These fees may be adjusted (increased) by the Court at a later date, and, if so, those adjusted fees will then be changed.

- |     |  |       |
|-----|--|-------|
| (a) | Defense of motion to dismiss   | \$200 |
| (b) | Motion to modify and order, including motion for moratorium  | \$350 |
| (c) | Substitution of collateral   | \$450 |
| (d) | Prosecution or defense of motion for relief from stay or co-debtor stay and order  | \$450 |
| (e) | Motion for authority to sell property and order.   | \$450 |
| (h) | Contingency fee for all sanction cases for violations of the automatic stay or the discharge injunction.   | 50%   |
| (i) | Contingency fee for all preference or turnover cases of 50% of the gross amount recovered with the balance to be paid over to the Trustee and to be applied to the plan obligations. |       |

**\*All fees included in this agreement are subject to the control of the United States Bankruptcy Court for the Western District of North Carolina and any changes in these fees and expenses by the Court shall immediately modify and amend the terms and conditions of this fee agreement and shall be incorporated by reference herein after notice to the debtors.**

#### ACKNOWLEDGMENT

I hereby certify that I have read this notice and that I have received a copy of this notice.

Dated: MARCH 18, 2004

\_\_\_\_\_  
Debtor's Signature

Dated: MARCH 18, 2004

\_\_\_\_\_  
Debtor's Signature

I hereby certify that I have reviewed this notice with the debtor(s) and that the debtor(s) have received a copy of this notice.

Dated: MARCH 18, 2004

\_\_\_\_\_  
Attorney's Signature

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR

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The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

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### **Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)\***

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)\***

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### **Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)\***

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)\***

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

\* Fees are subject to change and should be confirmed before filing.

## ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

March 18, 2004

Date

/s/ Edward Burton Anderson

Edward Burton Anderson

Debtor

/s/ Elaine Spearman Anderson

Elaine Spearman Anderson

Joint Debtor, if any

**INSTRUCTIONS:** If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
SHELBY DIVISION

IN THE MATTER OF:

NAME: ANDERSON, EDWARD BURTON  
ANDERSON, ELAINE SPEARMAN

ADDRESS: 103 ANDERSON ACRES  
KINGS MOUNTAIN, NC 28086

SSN: --- -- 0594 & --- -- 4720

DEBTOR(S).

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STATEMENT AND ACKNOWLEDGMENT OF DIRECT PAYMENTS TO  
CREDITORS UNDER CHAPTER 13 PLAN

It is hereby stated and acknowledged that I/we understand that in addition to my/our proposed plan payments to the Trustee of \$585.00 per month I/we are also obligated under the Chapter 13 laws and under the plan I/we filed in this case to make the following **direct payments** each month to the parties designated below:

1. The sum of \$492.37 per month to Green Tree Servicing, LLC on the first mortgage loan on residence. These direct payments will resume in April of 2004 and will continue each month thereafter.
2. The direct payments noted herein will be made to the named creditor or creditors at the same place and in the same manner as I/we made the same before the filing of my/our Chapter 13 case.

Dated this 18<sup>th</sup> day of March 2004.

\_\_\_\_\_  
Debtor's signature

\_\_\_\_\_  
Debtor's signature

**IN RE:**

Case No. \_\_\_\_\_

**Anderson, Edward Burton & Anderson, Elaine Spearman**Chapter **13**

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

## AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>34,938.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>29,550.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>62,784.42</b>	
E - Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>2</b>		<b>6,296.02</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>11</b>		<b>22,061.14</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>1,927.95</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>1,342.39</b>
Total Number of Sheets in Schedules		<b>25</b>			
Total Assets			<b>64,488.00</b>		
Total Liabilities				<b>91,141.58</b>	

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>1.63 acres lot at 103 Anderson Acres, Kings Mountain, Cleveland County, North Carolina</b>	<b>Fee Simple</b>	<b>H</b>	<b>15,304.00</b>	<b>13,166.51</b>
<b>2000 Fleetwood Coronado single wide mobile home</b>	<b>Tenancy by the Entirety</b>	<b>J</b>	<b>19,634.00</b>	<b>47,540.80</b>
<b>TOTAL</b>			<b>34,938.00</b>	

(Report also on Summary of Schedules)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>Cash on hand</b>	<b>H</b>	<b>8.00</b>
		<b>Cash on hand</b>	<b>W</b>	<b>900.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking - First National Bank</b>	<b>J</b>	<b>100.00</b>
		<b>Savings - First Charter</b>	<b>W</b>	<b>400.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>2 recliners 100; rocking chair 75; couch 100</b>	<b>J</b>	<b>275.00</b>
		<b>Bed/dresser 100; hutch 250; push mower 100</b>	<b>J</b>	<b>450.00</b>
		<b>Clarinet</b>	<b>J</b>	<b>600.00</b>
		<b>Coffee table/2 commodes 150; b/r suit 250</b>	<b>J</b>	<b>400.00</b>
		<b>Grill 25; swing 20; weedeater (broken) 20</b>	<b>J</b>	<b>65.00</b>
		<b>Microwave 25; sm kit appl 100; freezer 100</b>	<b>J</b>	<b>225.00</b>
		<b>Mini grandfather clock 50; 2 stereos 200</b>	<b>J</b>	<b>250.00</b>
		<b>Misc hghs/linens 200; 2 vcrrs 50; dvd 40</b>	<b>J</b>	<b>290.00</b>
		<b>Misc tools 25; typewriter 50; utility bldg 100</b>	<b>J</b>	<b>175.00</b>
		<b>Table &amp; 4 chairs 100; dishwasher 100; 3 tvs 600</b>	<b>J</b>	<b>800.00</b>
		<b>Washer 100; dryer 100; stove 150; refrig 150</b>	<b>J</b>	<b>500.00</b>
		<b>Books 100; cds 100; cassettes 25</b>	<b>J</b>	<b>225.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.		<b>Clothing &amp; accessories</b>	<b>H</b>	<b>100.00</b>
		<b>Clothing &amp; accessories</b>	<b>W</b>	<b>100.00</b>
		<b>Daughter's clothing</b>		<b>75.00</b>
7. Furs and jewelry.		<b>Wedding band 100; watch 25</b>	<b>J</b>	<b>125.00</b>
		<b>Wedding set 200; watch 20</b>	<b>W</b>	<b>220.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Golf clubs 25; 410 shotgun 100</b>	<b>J</b>	<b>125.00</b>
		<b>Video camera</b>	<b>J</b>	<b>100.00</b>
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term policy thru employer FV \$2,500; suppl life FV \$1,500</b>	<b>W</b>	<b>1.00</b>
		<b>Term policy thru employer FV \$5k; supp life FV \$2,500</b>	<b>H</b>	<b>1.00</b>
		<b>Term policy thru Liberty National FV \$1,000</b>	<b>W</b>	<b>1.00</b>
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>401(k) plan</b>	<b>H</b>	<b>20,000.00</b>
		<b>401(k) plan</b>	<b>W</b>	<b>1,000.00</b>
		<b>IRA at Wachovia</b>	<b>H</b>	<b>300.00</b>

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.		<b>Avon distributor</b>	<b>W</b>	<b>0.00</b>
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1994 Pontiac Sunbird 4dr, ac, pl, auto trans, 158,000 mi</b>	<b>H</b>	<b>1,485.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.		<b>Dog</b>	<b>J</b>	<b>250.00</b>
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Other personal property of any kind not already listed. Itemize.		<p><b>Particularly, and not by way of limitation, if the value claimed above is equal to or greater than the value of the asset as stated in Schedules A and B; or if it is greater than debtor's equity in such asset as shown by Schedules A, B and D, then the debtor(s) claim the asset entirely exempt for the purposes of the rule of Taylor v Freeland &amp; Kronz, 503 U.S. 638, 112 S. Ct. 1644 (1992)</b></p> <p><b>Potential Social Security</b></p> <p><b>Potential Unemployment</b></p> <p><b>Potential VA Benefits</b></p> <p><b>Potential Workman's Comp</b></p> <p><b>The debtor(s) elects all exemptions to which the debtor(s) is entitled under NCGS 1C-1601(a) et seq. or otherwise available under applicable non-bankruptcy federal laws, state or local law as of the date of the filing of the petition at the place where the debtor(s) domicile has been located for the 180 days immediately preceding the filing of the petition, or for the longer portion of the 180 day period than in any other place. The debtor(s) does not claim any exemption in any amount greater than permitted by the applicable exemption law. Any exemption allowable pursuant to Section 1C-1601(a)(8) will be limited in amount to the extent provided by said Section and the debtor(s) will claim the amount exempt by an amended Schedule C before receiving the award or payment, and objections may then be made to the claimed exemption.</b></p>	<p><b>J</b></p> <p><b>J</b></p> <p><b>J</b></p> <p><b>J</b></p> <p><b>J</b></p>	<p><b>0.00</b></p> <p><b>1.00</b></p> <p><b>1.00</b></p> <p><b>1.00</b></p> <p><b>1.00</b></p> <p><b>0.00</b></p>
<b>TOTAL</b>				<b>29,550.00</b>

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
1.63 acres lot at 103 Anderson Acres, Kings Mountain, Cleveland County, North Carolina	G.S. § 1C-1601(a)(1)	2,137.49	15,304.00
2000 Fleetwood Coronado single wide mobile home	G.S. § 1C-1601(a)(1)	1.10	19,634.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Cash on hand	G.S. § 1-362	8.00	8.00
Cash on hand	G.S. § 1-362	900.00	900.00
Checking - First National Bank	G.S. § 1-362	100.00	100.00
Savings - First Charter	G.S. § 1-362	400.00	400.00
2 recliners 100; rocking chair 75; couch 100	G.S. § 1C-1601(a)(4)	275.00	275.00
Bed/dresser 100; hutch 250; push mower 100	G.S. § 1C-1601(a)(4)	450.00	450.00
Coffee table/2 commodes 150; b/r suit 250	G.S. § 1C-1601(a)(4)	400.00	400.00
Grill 25; swing 20; weedeater (broken) 20	G.S. § 1C-1601(a)(4)	65.00	65.00
Microwave 25; sm kit appl 100; freezer 100	G.S. § 1C-1601(a)(4)	225.00	225.00
Mini grandfather clock 50; 2 stereos 200	G.S. § 1C-1601(a)(4)	250.00	250.00
Misc hhgs/linens 200; 2 vcrrs 50; dvd 40	G.S. § 1C-1601(a)(4)	290.00	290.00
Misc tools 25; typewriter 50; utility bldg 100	G.S. § 1C-1601(a)(4)	175.00	175.00
Table & 4 chairs 100; dishwasher 100; 3 tvs 600	G.S. § 1C-1601(a)(4)	800.00	800.00
Washer 100; dryer 100; stove 150; refrig 150	G.S. § 1C-1601(a)(4)	500.00	500.00
Books 100; cds 100; cassettes 25	G.S. § 1C-1601(a)(4)	225.00	225.00
Clothing & accessories	G.S. § 1C-1601(a)(4)	100.00	100.00
Clothing & accessories	G.S. § 1C-1601(a)(4)	100.00	100.00
Daughter's clothing	G.S. § 1C-1601(a)(4)	75.00	75.00
Wedding band 100; watch 25	G.S. § 1C-1601(a)(4)	125.00	125.00
Wedding set 200; watch 20	G.S. § 1C-1601(a)(4)	220.00	220.00
Golf clubs 25; 410 shotgun 100	G.S. § 1C-1601(a)(2)	125.00	125.00
Video camera	G.S. § 1C-1601(a)(2)	100.00	100.00
Term policy thru employer FV \$2,500; suppl life FV \$1,500	Art. X § 5 Of Con., G.S. §§ 1C-1601(a)(6)	100%	1.00
Term policy thru employer FV \$5k; suppl life FV \$2,500	Art. X § 5 Of Con., G.S. §§ 1C-1601(a)(6)	100%	1.00
Term policy thru Liberty National FV \$1,000	Art. X § 5 Of Con., G.S. §§ 1C-1601(a)(6)	100%	1.00
401(k) plan	11 U.S.C. § 5412(c)(2)	20,000.00	20,000.00



IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
Account No. <b>4714</b> <b>Green Tree Servicing, LLC</b> <b>800 Landmark Twr L800M</b> <b>345 St. Peter St.</b> <b>St. Paul, MN 55102</b>		<b>J</b>	<b>1st lien on 2000 Fleetwood Coronado single wide mobile home</b>				<b>47,540.80</b>
			Value \$ <b>19,634.00</b>				<b>27,906.80</b>
Account No. <b>Green Tree Servicing, LLC</b> <b>Manufactured Housing</b> <b>P.O. Box 6172</b> <b>Rapid City, SD 57709-6172</b>			<b>Assignee or other notification for: Green Tree Servicing, LLC</b>				
Account No. <b>4714</b> <b>Green Tree Servicing, LLC</b> <b>7360 South Kyrene Rd.</b> <b>Tempe, AZ 85283</b>		<b>J</b>	<b>Arrears on m/h thru Mar 2004 to be pd thru plan; debtors to resume direct pymts in April 2004</b>				<b>1,477.11</b>
			Value \$ <b>19,634.00</b>				
Account No. <b>Green Tree Servicing, LLC</b> <b>1400 Turbine Drive, Suite 200</b> <b>Rapid City, SD 57701</b>			<b>Assignee or other notification for: Green Tree Servicing, LLC</b>				
Account No. <b>2812</b> <b>Howren Music Company</b> <b>4209 Park Rd.</b> <b>Charlotte, NC 28209</b>		<b>H</b>	<b>Clarinet</b>				<b>600.00</b>
			Value \$ <b>600.00</b>				

1 Continuation Sheets attached

Subtotal  
(Total of this page) **49,617.91**

(Complete only on last sheet of Schedule D) **TOTAL**  
(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
Account No. <b>9821</b>		<b>H</b>	<b>1st d/t on 1.63 acres; debt to be paid through plan</b>				
<b>Washington Mutual Finance</b> <b>413 S. Lafayette St.</b> <b>Shelby, NC 28150</b>							<b>13,166.51</b>
			Value \$ <b>15,304.00</b>				
Account No.			<b>Assignee or other notification for:</b> <b>Washington Mutual Finance</b>				
<b>Washington Mutual Finance</b> <b>3405 McLemore Drive</b> <b>Pensacola, FL 32514</b>							
			Value \$				
Account No.			<b>Assignee or other notification for:</b> <b>Washington Mutual Finance</b>				
<b>Washington Mutual Finance</b> <b>9451 Corbin Ave. Mail Stop N010202</b> <b>Northridge, CA 91324-2400</b>							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				

Sheet 1 of 1 Continuation Sheets attached to Schedule DSubtotal  
(Total of this page)**13,166.51**(Complete only on last sheet of Schedule D) **TOTAL****62,784.42**

(Report total also on Summary of Schedules)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
Account No. <b>0594</b>		<b>J</b>	<b>2001 1040 income tax liability</b>				
<b>IRS Special Procedures</b>							<b>278.24</b>
<b>320 Federal Place Room 335</b>							
<b>Greensboro, NC 27401</b>							<b>278.24</b>
Account No. <b>0594</b>		<b>J</b>	<b>2003 Estimated 1040 income tax liability</b>				
<b>IRS Special Procedures</b>							<b>2,500.00</b>
<b>320 Federal Place Room 335</b>							
<b>Greensboro, NC 27401</b>							<b>2,500.00</b>
Account No. <b>0594</b>		<b>J</b>	<b>2002 1040 income tax liability</b>				
<b>IRS Special Procedures</b>							<b>2,720.78</b>
<b>320 Federal Place Room 335</b>							
<b>Greensboro, NC 27401</b>							<b>2,720.78</b>
Account No. <b>0594</b>		<b>J</b>	<b>2003 Estimated State income tax liability</b>				
<b>N.C. Department Of Revenue</b>							<b>200.00</b>
<b>P.O. Box 25000</b>							
<b>Raleigh, NC 27640-0002</b>							<b>200.00</b>
Account No. <b>0594</b>		<b>J</b>	<b>2002 State income tax liability</b>				
<b>N.C. Department Of Revenue</b>							<b>530.00</b>
<b>P.O. Box 25000</b>							
<b>Raleigh, NC 27640-0002</b>							<b>530.00</b>
Account No. <b>0594</b>		<b>H</b>	<b>Overpayment of benefits</b>				
<b>N.C. Unemployment Insurance Division</b>							<b>67.00</b>
<b>Benefit Payment Control</b>							
<b>P.O. Box 25903</b>							
<b>Raleigh, NC 27611</b>							<b>67.00</b>

Sheet 1 of 1 Continuation Sheets attached to Schedule ESubtotal  
(Total of this page)**6,296.02**(Complete only on last sheet of Schedule E) **TOTAL****6,296.02**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>7795</b> <b>Capital One Bank</b> <b>P.O. Box 85167</b> <b>Richmond, VA 23285</b>			<b>W Credit card purchases</b>				<b>1,276.21</b>
Account No. <b>Capital One Bank</b> <b>P.O. Box 85015</b> <b>Richmond, VA 23285-5015</b>			<b>Assignee or other notification for: Capital One Bank</b>				
Account No. <b>Capital One Services, Inc.</b> <b>P.O. Box 85617</b> <b>Richmond, VA 23276-0001</b>			<b>Assignee or other notification for: Capital One Bank</b>				
Account No. <b>3214</b> <b>Carolinas Psychiatric Associates</b> <b>Christian Counseling Clinic, PA</b> <b>1552-C Union Rd.</b> <b>Gastonia, NC 28054</b>			<b>H Medical bill</b>				<b>193.00</b>
Account No. <b>4720</b> <b>Cleveland County EMS</b> <b>P.O. Box 2226</b> <b>Shelby, NC 28151-2226</b>			<b>W Medical bill</b>				<b>350.00</b>
Subtotal (Total of this page)							<b>1,819.21</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b> (Report total also on Summary of Schedules)							

10 Continuation Sheets attached

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>3675</b> <b>Cleveland Regional Medical Ctr</b> <b>201 E. Grover St.</b> <b>Shelby, NC 28150</b>		<b>W</b>	<b>Medical bill</b>				<b>510.62</b>
Account No. <b>Absolute Collection Service</b> <b>Act A17875641</b> <b>333 Fayetteville St Mall, Suite 1100</b> <b>Raleigh, NC 27601</b>			<b>Assignee or other notification for:</b> <b>Cleveland Regional Medical Ctr</b>				
Account No. <b>3329</b> <b>Direct Merchants Bank</b> <b>P.O. Box 21550</b> <b>Tulsa, OK 74121-1550</b>		<b>W</b>	<b>Credit card purchases</b>				<b>4,942.69</b>
Account No. <b>Direct Merchants Bank</b> <b>P.O. Box 22124</b> <b>Tulsa, OK 74121-2124</b>			<b>Assignee or other notification for:</b> <b>Direct Merchants Bank</b>				
Account No. <b>eCast Settlement Corporation</b> <b>P.O. Box 35480</b> <b>Newark, NJ 07193-5480</b>			<b>Assignee or other notification for:</b> <b>Direct Merchants Bank</b>				
Account No. <b>6260</b> <b>Direct Merchants Bank</b> <b>P.O. Box 22124</b> <b>Tulsa, OK 74121-2124</b>		<b>W</b>	<b>Credit card purchases</b>				<b>6,048.72</b>
Account No. <b>Direct Merchants Bank</b> <b>P.O. Box 29432</b> <b>Phoenix, AZ 85038-9973</b>			<b>Assignee or other notification for:</b> <b>Direct Merchants Bank</b>				

Sheet 1 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**11,502.03**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			<b>Assignee or other notification for:</b>				
<b>eCast Settlement Corporation</b> <b>P.O. Box 35480</b> <b>Newark, NJ 07193-5480</b>			<b>Direct Merchants Bank</b>				
Account No. <b>4048</b>		<b>W</b>	<b>Credit card purchases</b>				
<b>Discover Card</b> <b>P.O. Box 15251</b> <b>Wilmington, DE 19886-5251</b>							<b>5,588.41</b>
Account No.			<b>Assignee or other notification for:</b>				
<b>Discover Card</b> <b>P.O. Box 15192</b> <b>Wilmington, DE 19886-1020</b>			<b>Discover Card</b>				
Account No.			<b>Assignee or other notification for:</b>				
<b>Discover Card</b> <b>P.O. Box 6011</b> <b>Dover, DE 19903-6011</b>			<b>Discover Card</b>				
Account No.			<b>Assignee or other notification for:</b>				
<b>Discover Financial Services</b> <b>P.O. Box 5044</b> <b>Sandy, UT 84091-5044</b>			<b>Discover Card</b>				
Account No.			<b>Assignee or other notification for:</b>				
<b>Resurgent Capital Services</b> <b>P.O. Box 10587</b> <b>Greenville, SC 29603-0587</b>			<b>Discover Card</b>				
Account No. <b>7162</b>		<b>J</b>	<b>Terminated service</b>				
<b>Dish Network</b> <b>P.O. Box 105169</b> <b>Atlanta, GA 30348-5169</b>							<b>291.72</b>

Sheet 2 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**5,880.13**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			<b>Assignee or other notification for:</b>				
<b>Dish Network</b> <b>P.O. Box 530714</b> <b>Atlanta, GA 30353-0714</b>			<b>Dish Network</b>				
Account No.		<b>J</b>	<b>NSF check charges</b>				
<b>First National Bank</b> <b>P.O. Box 168</b> <b>Shelby, NC 28151-0168</b>							<b>240.70</b>
Account No. <b>7951</b>		<b>W</b>	<b>Credit purchases</b>				
<b>J.C. Penney/MCCBG</b> <b>P.O. Box 981131</b> <b>EI Paso, TX 79998</b>							<b>289.55</b>
Account No.			<b>Assignee or other notification for:</b>				
<b>eCast Settlement Corporation</b> <b>P.O. Box 35480</b> <b>Newark, NJ 07193-5480</b>			<b>J.C. Penney/MCCBG</b>				
Account No.			<b>Assignee or other notification for:</b>				
<b>J.C. Penney/MCCBG</b> <b>P.O. Box 960001</b> <b>Orlando, FL 32896-0001</b>			<b>J.C. Penney/MCCBG</b>				
Account No.			<b>Assignee or other notification for:</b>				
<b>J.C. Penney/MCCBG</b> <b>P.O. Box 32000</b> <b>Orlando, FL 32890-0002</b>			<b>J.C. Penney/MCCBG</b>				
Account No. <b>3015</b>		<b>W</b>	<b>Services rendered</b>				
<b>Kings Mountain Animal Hospital</b> <b>1912 Shelby Rd.</b> <b>Kings Mountain, NC 28086</b>							<b>28.00</b>

Sheet 3 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**558.25**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>0128</b> <b>Kings Mountain Hospital</b> <b>706 W. King St.</b> <b>Kings Mountain, NC 28086-2708</b>		<b>H</b>	<b>Medical bill</b>				<b>407.30</b>
Account No. <b>Kings Mountain Hospital</b> <b>P.O. Box 32861</b> <b>Charlotte, NC 28232-2861</b>			<b>Assignee or other notification for:</b> <b>Kings Mountain Hospital</b>				
Account No. <b>Spartan Financial Services</b> <b>Act 7971316-501</b> <b>P.O. Box 580381</b> <b>Charlotte, NC 28258-0381</b>			<b>Assignee or other notification for:</b> <b>Kings Mountain Hospital</b>				
Account No. <b>Spartan Financial Services</b> <b>Act 7971316-501</b> <b>P.O. Box 47248</b> <b>Oak Park, MI 48237</b>			<b>Assignee or other notification for:</b> <b>Kings Mountain Hospital</b>				
Account No. <b>0123</b> <b>Kings Mountain Hospital</b> <b>P.O. Box 96072</b> <b>Charlotte, NC 28296-0072</b>		<b>H</b>	<b>Medical bill</b>				<b>124.35</b>
Account No. <b>Kings Mountain Hospital</b> <b>706 W. King St.</b> <b>Kings Mountain, NC 28086-2708</b>			<b>Assignee or other notification for:</b> <b>Kings Mountain Hospital</b>				
Account No. <b>Spartan Financial Services</b> <b>Act 7947445-501</b> <b>13730 S. Point Blvd.</b> <b>Charlotte, NC 28273</b>			<b>Assignee or other notification for:</b> <b>Kings Mountain Hospital</b>				

Sheet 4 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**531.65**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Assignee or other notification for: Kings Mountain Hospital				
<b>Spartan Financial Services</b> <b>Act 7947445-501</b> <b>P.O. Box 580381</b> <b>Charlotte, NC 28258-0381</b>							
Account No. <b>0036</b>		<b>H</b>	<b>Medical bill</b>				
<b>Kings Mountain Hospital</b> <b>706 W. King St.</b> <b>Kings Mountain, NC 28086-2708</b>							<b>122.31</b>
Account No.			Assignee or other notification for: Kings Mountain Hospital				
<b>Kings Mountain Hospital</b> <b>P.O. Box 32861</b> <b>Charlotte, NC 28232-2861</b>							
Account No. <b>0160</b>		<b>W</b>	<b>Medical bill</b>				
<b>Laboratory Corp Of America Holdings</b> <b>P.O. Box 2240</b> <b>Burlington, NC 27216-2240</b>							<b>25.00</b>
Account No.			Assignee or other notification for: Laboratory Corp Of America Holdings				
<b>Credit Collection Services</b> <b>Act 08-004581223</b> <b>P.O. Box 55126</b> <b>Boston, MA 02205-5126</b>							
Account No.			Assignee or other notification for: Laboratory Corp Of America Holdings				
<b>Credit Collection Services</b> <b>Act 08-004581223</b> <b>Two Wells Avenue</b> <b>Newton, MA 02459</b>							
Account No. <b>3530</b>		<b>W</b>	<b>Medical bill</b>				
<b>Mountain View Urgent Care</b> <b>502 W. King St., LL #20</b> <b>Kings Mountain, NC 28086</b>							<b>11.00</b>

Sheet 5 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**158.31**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>1048</b> <b>Neuroscience &amp; Spine Center</b> <b>2555 Court Dr., Suite 400</b> <b>Gastonia, NC 28054-2180</b>		<b>J</b>	<b>Medical bill</b>				<b>47.33</b>
Account No. <b>Paul E. Hendricks, Jr., DDS</b> <b>203 Juniper St.</b> <b>Kings Mountain, NC 28086</b>		<b>H</b>	<b>Medical bill</b>				<b>75.00</b>
Account No. <b>1308</b> <b>Publishers Clearing House</b> <b>382 Channel Drive</b> <b>Port Washington, NY 11050</b>		<b>W</b>	<b>Credit purchases</b>				<b>20.93</b>
Account No. <b>Penn Credit Corp.</b> <b>ID R1268201</b> <b>P.O. Box 988</b> <b>Harrisburg, PA 17108-0988</b>			<b>Assignee or other notification for:</b> <b>Publishers Clearing House</b>				
Account No. <b>3940</b> <b>Publishers Clearing House</b> <b>P.O. Box 26302</b> <b>Lehigh Valley, PA 18002-6302</b>		<b>W</b>	<b>Credit purchases</b>				<b>17.01</b>
Account No. <b>Penn Credit Corp.</b> <b>ID R1268201</b> <b>P.O. Box 988</b> <b>Harrisburg, PA 17108-0988</b>			<b>Assignee or other notification for:</b> <b>Publishers Clearing House</b>				
Account No. <b>Publishers Clearing House</b> <b>P.O. Box 10742</b> <b>Des Moines, IA 50340</b>			<b>Assignee or other notification for:</b> <b>Publishers Clearing House</b>				

Sheet 6 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**160.27**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>1809</b> <b>Readers Digest Association, Inc.</b> <b>P.O. Box 80</b> <b>Pleasantville, NY 10572-4080</b>		<b>J</b>	<b>Credit purchases</b>				<b>56.39</b>
Account No. <b>Readers Digest Association, Inc.</b> <b>Credit Collections Dept.</b> <b>P.O. Box 8010</b> <b>Prescott, AZ 86304-8010</b>			<b>Assignee or other notification for:</b> <b>Readers Digest Association, Inc.</b>				
Account No. <b>3804</b> <b>Sears, Roebuck &amp; Co.</b> <b>P.O. Box 3671</b> <b>Des Moines, IA 50322</b>		<b>W</b>	<b>Credit purchases</b>				<b>745.81</b>
Account No. <b>Citi Cards</b> <b>P.O. Box 3671</b> <b>Urbandale, IA 50323</b>			<b>Assignee or other notification for:</b> <b>Sears, Roebuck &amp; Co.</b>				
Account No. <b>Citicorp Bankruptcy Recovery Unit</b> <b>P.O. Box 20487</b> <b>Kansas City, MO 64195-9904</b>			<b>Assignee or other notification for:</b> <b>Sears, Roebuck &amp; Co.</b>				
Account No. <b>Max Recovery, Inc.</b> <b>P.O. Box 10228</b> <b>Newark, NJ 07193-0228</b>			<b>Assignee or other notification for:</b> <b>Sears, Roebuck &amp; Co.</b>				
Account No. <b>Sears</b> <b>P.O. Box 818017</b> <b>Cleveland, OH 44181-8017</b>			<b>Assignee or other notification for:</b> <b>Sears, Roebuck &amp; Co.</b>				

Sheet 7 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**802.20**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		W	NSF charge				
Sears, Roebuck & Co. P.O. Box 3671 Des Moines, IA 50322							25.00
Account No.			Assignee or other notification for: Sears, Roebuck & Co.				
Certegy Payment Recovery Svcs, Inc. Claim 77536983 P.O. Box 30272 Tampa, FL 33630-3272							
Account No.			Assignee or other notification for: Sears, Roebuck & Co.				
Certegy Payment Recovery Svcs, Inc. Claim 77536983 11601 Roosevelt Blvd. St. Petersburg, FL 33716							
Account No. 0002		W	Medical bill				
Shelby Radiological Associates 222 N. Lafayette St., Suite 1 Shelby, NC 28150-4450							36.55
Account No. 0003		W	Medical bill				
Shelby Radiological Associates 222 N. Lafayette St., Suite 1 Shelby, NC 28150-4450							10.03
Account No. 0004		W	Medical bill				
Shelby Radiological Associates 222 N. Lafayette St., Suite 1 Shelby, NC 28150-4450							167.66
Account No. 01KM		W	Medical bill				
Shelby Women's Clinic, PA 110 West Grover Street Shelby, NC 28150							150.00

Sheet 8 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**389.24**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Debt-Check Recovery Systems</b> <b>Act 38717</b> <b>P.O. Box 2688</b> <b>Shelby, NC 28151-2688</b>			<b>Assignee or other notification for:</b> <b>Shelby Women's Clinic, PA</b>				
Account No. <b>4017</b> <b>The Sanger Clinic</b> <b>P.O. Box 34489</b> <b>Charlotte, NC 28234-4489</b>		<b>H</b>	<b>Medical bill</b>				<b>58.00</b>
Account No. <b>4401</b> <b>Time Warner Cable</b> <b>1712 S. Cannon Blvd.</b> <b>Kannapolis, NC 28083-6104</b>		<b>H</b>	<b>Terminated service</b>				<b>114.85</b>
Account No. <b>Credit Management, LP</b> <b>Act 025954286-6</b> <b>4200 International Pkwy</b> <b>Carrollton, TX 75007-1906</b>			<b>Assignee or other notification for:</b> <b>Time Warner Cable</b>				
Account No. <b>Time Warner Cable</b> <b>P.O. Box 580429</b> <b>Charlotte, NC 28258-0429</b>			<b>Assignee or other notification for:</b> <b>Time Warner Cable</b>				
Account No. <b>Time Warner Cable</b> <b>1229 Fallston Rd.</b> <b>Shelby, NC 28150</b>			<b>Assignee or other notification for:</b> <b>Time Warner Cable</b>				
Account No. <b>2452</b> <b>Wake Forest University Physicians</b> <b>P.O. Box 344</b> <b>Winston-Salem, NC 27102-0344</b>		<b>H</b>	<b>Medical bill</b>				<b>87.00</b>

Sheet 9 of 10 Continuation Sheets attached to Schedule FSubtotal  
(Total of this page)**259.85**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			<b>Assignee or other notification for: Wake Forest University Physicians</b>				
<b>Risk Management Alternatives, Inc. Act 52925904571-FACJVS P.O. Box 105334 Atlanta, GA 30348</b>							
Account No.			<b>Assignee or other notification for: Wake Forest University Physicians</b>				
<b>Risk Management Alternatives, Inc. Act 52925904571-FACJVS 2550 SW Grapevine Pkwy #100 Grapevine, TX 76051</b>							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 10 of 10 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page)

(Complete only on last sheet of Schedule F) **TOTAL****22,061.14**

(Report total also on Summary of Schedules)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <b>Daughter</b>	AGE <b>13</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	<b>Yarn Loader &amp; Unloader</b> <b>Spectrum Dyed Yarns, Inc.</b> <b>13 Years</b> <b>P.O. Box 609</b> <b>Kings Mountain, NC 28086</b>	<b>Disk Assembler</b> <b>Inprax Performance Resources</b> <b>2 Years</b> <b>7301 Parkway Drive</b> <b>Hanover, MD 21076</b>

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

**SUBTOTAL****LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (specify) **401(k) Contribution****SUBTOTAL OF PAYROLL DEDUCTIONS****TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social Security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

**TOTAL MONTHLY INCOME****TOTAL COMBINED MONTHLY INCOME \$ 1,927.95** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>492.37</b>
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	<b>85.00</b>
Water and sewer	\$	
Telephone	\$	<b>45.00</b>
Other <b>Satellite tv</b>	\$	<b>54.00</b>
	\$	
	\$	
Home maintenance (repairs and upkeep)	\$	<b>10.00</b>
Food	\$	<b>225.00</b>
Clothing	\$	<b>40.00</b>
Laundry and dry cleaning	\$	<b>20.00</b>
Medical and dental expenses	\$	<b>130.00</b>
Transportation (not including car payments)	\$	<b>50.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
Charitable contributions	\$	
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<b>51.00</b>
Life	\$	<b>55.50</b>
Health	\$	
Auto	\$	<b>57.00</b>
Other	\$	
	\$	
	\$	
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <b>Ad Valorem Taxes On Home</b>	\$	<b>23.92</b>
<b>Personal Property Taxes On Auto(s)</b>	\$	<b>1.25</b>
<b>Tag &amp; Inspections</b>	\$	<b>2.35</b>
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	
Other	\$	
	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other	\$	
	\$	
	\$	
	\$	
	\$	
	\$	

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)****\$ 1,342.39****(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<b>1,927.95</b>
B. Total projected monthly expenses	\$	<b>1,342.39</b>
C. Excess income (A minus B)	\$	<b>585.56</b>
D. Total amount to be paid into plan each <b>Monthly</b>	\$	<b>585.00</b>

(interval)

IN RE Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Case No. \_\_\_\_\_

Debtor(s)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that  
 (Total shown on summary page plus 1)  
 they are true and correct to the best of my knowledge, information, and belief.

Date: **March 18, 2004**Signature: */s/ Edward Burton Anderson***Edward Burton Anderson**

Debtor

Date: **March 18, 2004**Signature: */s/ Elaine Spearman Anderson***Elaine Spearman Anderson**

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_  
 (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
 (Total shown on summary page plus 1)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

**Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.**

IN RE:

Case No. \_\_\_\_\_

Anderson, Edward Burton &amp; Anderson, Elaine Spearman

Chapter 13

Debtor(s)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
2,500.00	2004 Estimated employment income (husband)
1,000.00	2004 Estimate employment income (wife)
18,000.00	2003 Estimated employment income (husband)
15,000.00	2003 Estimated employment income (wife)
15,000.00	2002 Estimated employment income (husband)
12,000.00	2002 Estimated employment income (wife)

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
100.00	2003 Avon sales
75.00	2002 Avon sales
500.00	2002 Work comp settlement (husband)

**3. Payments to creditors**

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR  
**Washington Mutual Finance**  
**413 S. Lafayette St.**  
**Shelby, NC 28150**

**Green Tree Servicing, LLC**  
**800 Landmark Twr L800M**  
**345 St. Peter St.**  
**St. Paul, MN 55102**

DATES OF PAYMENTS  
**January - March 2004**

**January 2004**

AMOUNT PAID	AMOUNT STILL OWING
<b>780.00</b>	<b>13,166.51</b>

<b>984.74</b>	<b>47,540.80</b>
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- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON  
OR ORGANIZATION  
**David Baptist Church**  
**Kings Mountain, NC**

RELATIONSHIP TO  
DEBTOR, IF ANY  
**church**

DATE OF GIFT  
**2003**

DESCRIPTION AND  
VALUE OF GIFT  
**\$250**

#### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE  
**O. Max Gardner III**  
**P.O. Box 1000**

DATE OF PAYMENT, NAME OF  
PAYOR IF OTHER THAN DEBTOR  
**March 2004**

AMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY  
**\$194 Chapter 13 filing fee**

Shelby, NC 28151-1000

#### 10. Other transfers

- None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

- None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **March 18, 2004** Signature /s/ Edward Burton Anderson  
of Debtor **Edward Burton Anderson**

Date: **March 18, 2004** Signature /s/ Elaine Spearman Anderson  
of Joint Debtor **Elaine Spearman Anderson**  
(if any)

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Case No. \_\_\_\_\_

Anderson, Edward Burton & Anderson, Elaine Spearman

Chapter **13**

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: **March 18, 2004**

Signature: */s/ Edward Burton Anderson*

**Edward Burton Anderson**

Debtor

Date: **March 18, 2004**

Signature: */s/ Elaine Spearman Anderson*

**Elaine Spearman Anderson**

Joint Debtor, if any

Anderson, Edward Burton  
103 Anderson Acres  
Kings Mountain, NC 28086

Absolute Collection Service  
Act A17875641  
333 Fayetteville St Mall, Suite 1100  
Raleigh, NC 27601

Cleveland Cty Tax Collector  
P.O. Box 370  
Shelby, NC 28151-0370

Anderson, Elaine Spearman  
103 Anderson Acres  
Kings Mountain, NC 28086

Capital One Bank  
P.O. Box 85167  
Richmond, VA 23285

Cleveland Regional Medical Ctr  
201 E. Grover St.  
Shelby, NC 28150

Law Offices Of O. Max Gardner III, PC  
P.O. Box 1000  
Shelby, NC 28151-1000

Capital One Bank  
P.O. Box 85015  
Richmond, VA 23285-5015

Credit Collection Services  
Act 08-004581223  
P.O. Box 55126  
Boston, MA 02205-5126

Bankruptcy Administrator  
402 W. Trade St., Room 200  
Charlotte, NC 28202

Capital One Services, Inc.  
P.O. Box 85617  
Richmond, VA 23276-0001

Credit Collection Services  
Act 08-004581223  
Two Wells Avenue  
Newton, MA 02459

Internal Revenue Service  
Special Procedures Function  
320 Federal Place, Room 335  
Greensboro, NC 27401

Carolinas Psychiatric Associates  
Christian Counseling Clinic, PA  
1552-C Union Rd.  
Gastonia, NC 28054

Credit Management, LP  
Act 025954286-6  
4200 International Pkwy  
Carrollton, TX 75007-1906

N.C. Department Of Revenue  
P.O. Box 25000  
Raleigh, NC 27640-0002

Certegy Payment Recovery Svcs, Inc.  
Claim 77536983  
P.O. Box 30272  
Tampa, FL 33630-3272

Debt-Check Recovery Systems  
Act 38717  
P.O. Box 2688  
Shelby, NC 28151-2688

NC Department Of Revenue  
P.O. Box 1168  
Raleigh, NC 27602

Certegy Payment Recovery Svcs, Inc.  
Claim 77536983  
11601 Roosevelt Blvd.  
St. Petersburg, FL 33716

Direct Merchants Bank  
P.O. Box 21550  
Tulsa, OK 74121-1550

Steven G. Tate  
Chapter 13 Standing Trustee  
P.O. Box 1778  
Statesville, NC 28687-1778

Citi Cards  
P.O. Box 3671  
Urbandale, IA 50323

Direct Merchants Bank  
P.O. Box 22124  
Tulsa, OK 74121-2124

U.S. Attorney's Office  
Suite 1700, Carillon Bldg.  
227 W. Trade St.  
Charlotte, NC 28202

Citicorp Bankruptcy Recovery Unit  
P.O. Box 20487  
Kansas City, MO 64195-9904

Direct Merchants Bank  
P.O. Box 29432  
Phoenix, AZ 85038-9973

United States Attorney  
Room 207 U.S. Courthouse  
100 Otis Street  
Asheville, NC 28801

Cleveland County EMS  
P.O. Box 2226  
Shelby, NC 28151-2226

Discover Card  
P.O. Box 15251  
Wilmington, DE 19886-5251

Discover Card  
P.O. Box 15192  
Wilmington, DE 19886-1020

Green Tree Servicing, LLC  
1400 Turbine Drive, Suite 200  
Rapid City, SD 57701

Laboratory Corp Of America Holdings  
P.O. Box 2240  
Burlington, NC 27216-2240

Discover Card  
P.O. Box 6011  
Dover, DE 19903-6011

Howren Music Company  
4209 Park Rd.  
Charlotte, NC 28209

Max Recovery, Inc.  
P.O. Box 10228  
Newark, NJ 07193-0228

Discover Financial Services  
P.O. Box 5044  
Sandy, UT 84091-5044

IRS Special Procedures  
320 Federal Place Room 335  
Greensboro, NC 27401

Mountain View Urgent Care  
502 W. King St., LL #20  
Kings Mountain, NC 28086

Dish Network  
P.O. Box 105169  
Atlanta, GA 30348-5169

J.C. Penney/MCCBG  
P.O. Box 981131  
El Paso, TX 79998

N.C. Department Of Revenue  
P.O. Box 25000  
Raleigh, NC 27640-0002

Dish Network  
P.O. Box 530714  
Atlanta, GA 30353-0714

J.C. Penney/MCCBG  
P.O. Box 960001  
Orlando, FL 32896-0001

N.C. Unemployment Insurance Division  
Benefit Payment Control  
P.O. Box 25903  
Raleigh, NC 27611

eCast Settlement Corporation  
P.O. Box 35480  
Newark, NJ 07193-5480

J.C. Penney/MCCBG  
P.O. Box 32000  
Orlando, FL 32890-0002

Neuroscience & Spine Center  
2555 Court Dr., Suite 400  
Gastonia, NC 28054-2180

First National Bank  
P.O. Box 168  
Shelby, NC 28151-0168

Kings Mountain Animal Hospital  
1912 Shelby Rd.  
Kings Mountain, NC 28086

Paul E. Hendricks, Jr., DDS  
203 Juniper St.  
Kings Mountain, NC 28086

Green Tree Servicing, LLC  
800 Landmark Twr L800M  
345 St. Peter St.  
St. Paul, MN 55102

Kings Mountain Hospital  
706 W. King St.  
Kings Mountain, NC 28086-2708

Penn Credit Corp.  
ID R1268201  
P.O. Box 988  
Harrisburg, PA 17108-0988

Green Tree Servicing, LLC  
7360 South Kyrene Rd.  
Tempe, AZ 85283

Kings Mountain Hospital  
P.O. Box 96072  
Charlotte, NC 28296-0072

Publishers Clearing House  
382 Channel Drive  
Port Washington, NY 11050

Green Tree Servicing, LLC  
Manufactured Housing  
P.O. Box 6172  
Rapid City, SD 57709-6172

Kings Mountain Hospital  
P.O. Box 32861  
Charlotte, NC 28232-2861

Publishers Clearing House  
P.O. Box 26302  
Lehigh Valley, PA 18002-6302

Publishers Clearing House  
P.O. Box 10742  
Des Moines, IA 50340

Spartan Financial Services  
Act 7971316-501  
P.O. Box 580381  
Charlotte, NC 28258-0381

Washington Mutual Finance  
3405 McLemore Drive  
Pensacola, FL 32514

Readers Digest Association, Inc.  
P.O. Box 80  
Pleasantville, NY 10572-4080

Spartan Financial Services  
Act 7971316-501  
P.O. Box 47248  
Oak Park, MI 48237

Washington Mutual Finance  
9451 Corbin Ave. Mail Stop N010202  
Northridge, CA 91324-2400

Readers Digest Association, Inc.  
Credit Collections Dept.  
P.O. Box 8010  
Prescott, AZ 86304-8010

Spartan Financial Services  
Act 7947445-501  
13730 S. Point Blvd.  
Charlotte, NC 28273

Resurgent Capital Services  
P.O. Box 10587  
Greenville, SC 29603-0587

Spartan Financial Services  
Act 7947445-501  
P.O. Box 580381  
Charlotte, NC 28258-0381

Risk Management Alternatives, Inc.  
Act 52925904571-FACJVS  
P.O. Box 105334  
Atlanta, GA 30348

The Sanger Clinic  
P.O. Box 34489  
Charlotte, NC 28234-4489

Risk Management Alternatives, Inc.  
Act 52925904571-FACJVS  
2550 SW Grapevine Pkwy #100  
Grapevine, TX 76051

Time Warner Cable  
1712 S. Cannon Blvd.  
Kannapolis, NC 28083-6104

Sears  
P.O. Box 818017  
Cleveland, OH 44181-8017

Time Warner Cable  
P.O. Box 580429  
Charlotte, NC 28258-0429

Sears, Roebuck & Co.  
P.O. Box 3671  
Des Moines, IA 50322

Time Warner Cable  
1229 Fallston Rd.  
Shelby, NC 28150

Shelby Radiological Associates  
222 N. Lafayette St., Suite 1  
Shelby, NC 28150-4450

Wake Forest University Physicians  
P.O. Box 344  
Winston-Salem, NC 27102-0344

Shelby Women's Clinic, PA  
110 West Grover Street  
Shelby, NC 28150

Washington Mutual Finance  
413 S. Lafayette St.  
Shelby, NC 28150